

In re:  
Henry Bedford  
Debtor

Case No. 19-16254-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Apr 02, 2025

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 10

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2025:

Recip ID	Recipient Name and Address
db	+ Henry Bedford, 66 Carmelita Drive, Richboro, PA 18954-1348
cr	+ Commonwealth of Pennsylvania, Office of Attorney G, Pennsylvania Office of Attorney General, 1600 Arch Street, 3rd Floor, Philadelphia, PA 19103 UNITED STATES OF AMERICA 19103-2028
intp	+ KBK Holdings,LLC, 413 Executivoe Drive, Langhorne, PA 19047-8003
cr	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing c/o, Hill Wallack LLP, 1415 Route 70 East Suite 309, Cherry Hill, NJ 08034-2210

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 03 2025 01:37:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 03 2025 01:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/Text: RASEBN@raslg.com	Apr 03 2025 01:37:00	LoanCare, LLC, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
cr	+ Email/Text: RASEBN@raslg.com	Apr 03 2025 01:37:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
cr	+ Email/Text: mtgbk@shellpointmtg.com	Apr 03 2025 01:37:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, 55 Beattie Place, Suite 110, Greenville, SC 29601-5115
cr	^ MEBN	Apr 03 2025 01:32:41	Shellpoint Mortgage Servicing as servicer for US B, Friedman Vartolo LLP, 1325 Franklin Avenue Suite 160, Garden City, NY 11530, UNITED STATES 11530-1631

TOTAL: 6

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0313-2

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 04, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2025 at the address(es) listed below:

Name	Email Address
KAITLIN D. SHIRE	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust kshire@hillwallack.com, lharkins@ecf.courtdrive.com
KAITLIN D. SHIRE	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing c/o Hill Wallack LLP kshire@hillwallack.com lharkins@ecf.courtdrive.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LAUREN MOYER	on behalf of Creditor Shellpoint Mortgage Servicing as servicer for US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkecf@friedmanvartolo.com
MICHAEL A. CIBIK	on behalf of Debtor Henry Bedford help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHELLE L. MCGOWAN	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing mimcgowan@raslg.com
MICHELLE L. MCGOWAN	on behalf of Creditor LoanCare LLC mimecgowan@raslg.com
THOMAS J. BLESSINGTON	on behalf of Creditor Commonwealth of Pennsylvania Office of Attorney General, Bureau of Consumer Protection tblessington@attorneygeneral.gov, tblessington@attorneygeneral.gov
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

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UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re:

Henry Bedford,

Debtor.

Case No. 19-16254-AMC

Chapter 13

**Order on Debtor's Objection to Claim No. 3 by Claimant  
KBK Holdings, LLC, and KBK Holdings, LLC's  
Objection to Discharge**

**AND NOW**, after consideration of the Debtor's Objection to Claim No. 3 by Claimant KBK Holdings, LLC, and Response to Objection to Discharge by KBK Holdings, LLC, and after notice and a hearing, it is hereby **ORDERED** that:

1. The Debtor's objection to Claim No. 3 is **SUSTAINED**.
2. The Claimant's objection to discharge is **OVERRULED**.
3. The secured status of Claim No. 3 is hereby modified to reflect that it is not secured.

Date:

**Date: April 2, 2025**



Ashely M. Chan  
Chief U.S. Bankruptcy Judge